

**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION**

In re:	Richardson, Redic	§	Case No. 09 B 11727
	Richardson, Latashia	§	
	Debtors	§	
		§	

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 04/02/2009.

2) The plan was confirmed on 08/25/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/18/2011 and 03/20/2012.

5) The case was dismissed on 04/24/2012.

6) Number of months from filing or conversion to last payment: 35.

7) Number of months case was pending: 40.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$128,700.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$22,063.00
Less amount refunded to debtor	\$0

**NET RECEIPTS:** \$22,063.00

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$1,896.16
Court Costs	\$0
Trustee Expenses & Compensation	\$1,251.78
Other	\$0

**TOTAL EXPENSES OF ADMINISTRATION:** \$3,147.94

Attorney fees paid and disclosed by debtor \$1,526.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Bayview Loan Servicing	Secured	NA	\$1,072.93	\$1,072.93	\$0	\$0
Bayview Loan Servicing	Secured	\$128,439.00	\$142,558.37	\$142,558.37	\$0	\$0
Ford Motor Credit Corporation	Secured	\$26,650.00	\$26,650.00	\$26,650.00	\$18,915.06	\$0
Wells Fargo Bank NA	Secured	NA	\$15,299.22	\$15,299.22	\$0	\$0
Wells Fargo Bank NA	Secured	\$277,254.00	\$261,634.58	\$261,634.58	\$0	\$0
American General Finance	Unsecured	\$7,952.00	\$6,770.38	\$6,770.38	\$0	\$0
Beneficial Illinois Inc	Unsecured	\$0	NA	NA	\$0	\$0
BP Oil Co	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Capital One	Unsecured	\$0	NA	NA	\$0	\$0
Chase	Unsecured	\$0	NA	NA	\$0	\$0
Chase Bank USA NA	Unsecured	\$963.00	\$963.69	\$963.69	\$0	\$0
CHLD/CBSD	Unsecured	\$224.00	NA	NA	\$0	\$0
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0

*(Continued)*

**Scheduled Creditors:** *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CitiFinancial	Unsecured	\$0	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$888.00	\$300.00	\$300.00	\$0	\$0
Countrywide Home Loans Inc	Unsecured	\$0	NA	NA	\$0	\$0
Elan Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Elan Financial Services	Unsecured	\$0	NA	NA	\$0	\$0
Fleet Credit Card Service	Unsecured	\$0	NA	NA	\$0	\$0
Ford Motor Credit Corporation	Unsecured	\$15,535.00	\$13,650.38	\$13,650.38	\$0	\$0
GEMB	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
HSBC	Unsecured	\$0	NA	NA	\$0	\$0
Illinois Student Assistance Commis	Unsecured	\$0	NA	NA	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$420.00	\$420.24	\$420.24	\$0	\$0
Jefferson Capital Systems LLC	Unsecured	\$3,449.00	NA	NA	\$0	\$0
Midland Credit Management	Unsecured	\$0	\$916.65	\$916.65	\$0	\$0
Midland Finance Company/CPS	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$672.00	NA	NA	\$0	\$0
Peoples Energy Corp	Unsecured	\$1,437.00	\$1,422.52	\$1,422.52	\$0	\$0
Peoples Energy Corp	Unsecured	\$0	NA	NA	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$9,567.00	\$10,162.97	\$10,162.97	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$33.00	\$33.73	\$33.73	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$558.00	\$558.63	\$558.63	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$3,511.00	\$3,511.22	\$3,511.22	\$0	\$0
Portfolio Recovery Associates	Unsecured	\$705.00	\$705.04	\$705.04	\$0	\$0
Sallie Mae	Unsecured	\$2,334.00	\$4,101.25	\$4,101.25	\$0	\$0
Sallie Mae	Unsecured	\$1,013.00	NA	NA	\$0	\$0
Sallie Mae	Unsecured	\$1,166.00	\$1,166.00	\$1,166.00	\$0	\$0
Sallie Mae	Unsecured	\$2,044.00	\$3,500.00	\$3,500.00	\$0	\$0
Sallie Mae	Unsecured	\$523.00	\$528.61	\$528.61	\$0	\$0
Thd/Cbsd	Unsecured	\$877.00	NA	NA	\$0	\$0
Washington Mutual Providian	Unsecured	\$0	NA	NA	\$0	\$0

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$404,192.95	\$0	\$0
Mortgage Arrearage	\$16,372.15	\$0	\$0
Debt Secured by Vehicle	\$26,650.00	\$18,915.06	\$0
All Other Secured	\$0	\$0	\$0
<b>TOTAL SECURED:</b>	\$447,215.10	\$18,915.06	\$0
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$0	\$0	\$0
<b>TOTAL PRIORITY:</b>	\$0	\$0	\$0
<b>GENERAL UNSECURED PAYMENTS:</b>	\$48,711.31	\$0	\$0

**Disbursements:**

Expenses of Administration	\$3,147.94	
Disbursements to Creditors	\$18,915.06	
<b>TOTAL DISBURSEMENTS:</b>		\$22,063.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: August 23, 2012

By: /s/ MARILYN O. MARSHALL

Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.